RESPONSES TO HCFA QUESTIONS of March 22,1999

The following are the responses to the questions asked by HCFA in response to the amendment submitted by Utah's Children Health Insurance Program:

1. Question: Please provide the effective date for this amendment.

Response: August 3, 1998

2. Question: Please clarify how the State will ensure that families with income below 100% FPL will not make payments beyond 5% of their income.

Response: If out-of-pocket maximum exceeds 5% of the family income, the family should contact the state. The family will be reimbursed for any excess amount paid.

Through the various information strategies such as the use of eligibility workers to inform the enrollees, enrolles and their families will be informed as to the limits of their financial liability for the coverage.

Information brochures will be provided to all participating providers for distribution to their clients.

This information will include written requests for the families to inform the state whenever the 5% maximum is exceeded. The family will receive a refund in an amount equal to their excess payments.